

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: RUBEN GARZA § Case No.: 05-63584  
CARMEN S GARZA §  
§  
§  
§  
§  
Debtor(s) §

---

**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/23/2005.
- 2) This case was confirmed on 03/13/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/29/2009.
- 6) Number of months from filing to the last payment: 47
- 7) Number of months case was pending: 62
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 5,800.00
- 10) Amount of unsecured claims discharged without payment \$ 16,537.51
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 7,360.00
Less amount refunded to debtor	\$ 20.52
<b>NET RECEIPTS</b>	<b>\$ 7,339.48</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,000.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 463.21
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 2,463.21

Attorney fees paid and disclosed by debtor	\$ 700.00
--	-----------

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GRANT PARK AUTO SALE	SECURED	3,500.00	3,926.00	3,500.00	3,500.00	482.87
APPLIED CARD BANK CR	UNSECURED	670.00	NA	NA	.00	.00
AVON PRODUCTS	UNSECURED	250.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	.00	377.12	377.12	37.71	.00
PORTFOLIO RECOVERY A	UNSECURED	.00	212.57	212.57	21.26	.00
CARSON PIRIE SCOTT	UNSECURED	375.00	470.79	470.79	47.08	.00
ROUNDUP FUNDING LLC	UNSECURED	200.00	700.82	700.82	70.08	.00
CITY OF CHICAGO PARK	UNSECURED	280.00	1,960.00	1,960.00	196.00	.00
COLUMBIA HOUSE	UNSECURED	105.00	NA	NA	.00	.00
COMCAST	UNSECURED	500.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	400.00	NA	NA	.00	.00
DISNEY MOVIE CLUB	UNSECURED	100.00	NA	NA	.00	.00
ILLINOIS COLLECTIONS	UNSECURED	2,657.00	NA	NA	.00	.00
MERRICK BANK	UNSECURED	700.00	1,010.70	1,010.70	101.07	.00
NEXTEL	UNSECURED	1,265.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	450.00	793.64	793.64	79.36	.00
PEOPLES GAS LIGHT &	UNSECURED	400.00	NA	NA	.00	.00
RUSH PRESBYTERIAN	UNSECURED	1,750.00	NA	NA	.00	.00
AMERITECH	UNSECURED	400.00	NA	NA	.00	.00
TARGET NATIONAL BANK	UNSECURED	300.00	288.39	288.39	28.84	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	953.28	953.28	95.33	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	409.47	409.47	40.95	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	1,069.76	1,069.76	106.98	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECAST SETTLEMENT COR	UNSECURED	NA	261.37	261.37	26.14	.00
GRANT PARK AUTO SALE	UNSECURED	.00	.00	426.00	42.60	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	3,500.00	3,500.00	482.87
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	3,500.00	3,500.00	482.87
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	8,933.91	893.40	.00

**Disbursements:**

Expenses of Administration	\$ 2,463.21
Disbursements to Creditors	\$ 4,876.27

**TOTAL DISBURSEMENTS:** \$ 7,339.48

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/11/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.